

Cycle Date: June-2012  
Run Date: 08/31/2012  
Interval: Annual

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(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)  
(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Count of CU : 120  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

\*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
<a href="#">Return to cover</a>			For Charter :	N/A					
08/31/2012			Count of CU :	120					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :				N/A				
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	681,319,943	740,097,689	8.6	696,453,942	-5.9	764,778,413	9.8	1,041,248,950	36.2
<a href="#">TOTAL INVESTMENTS</a>	1,485,116,427	2,261,547,815	52.3	2,579,439,079	14.1	2,947,915,538	14.3	3,121,932,544	5.9
Loans Held for Sale	5,592,861	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1	28,205,348	77.4
Real Estate Loans	2,787,053,911	2,809,749,337	0.8	2,889,151,822	2.8	2,869,840,877	-0.7	2,886,215,069	0.6
Unsecured Loans	553,641,163	564,527,593	2.0	579,186,014	2.6	617,977,964	6.7	606,346,416	-1.9
Other Loans	2,622,066,751	2,702,986,112	3.1	2,575,615,405	-4.7	2,644,767,832	2.7	2,694,614,697	1.9
<a href="#">TOTAL LOANS</a>	5,962,761,825	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,586,673	1.5	6,187,176,182	0.9
(Allowance for Loan & Lease Losses)	(53,690,697)	(67,328,068)	25.4	(69,899,594)	3.8	(67,528,089)	-3.4	(66,418,222)	-1.6
Land And Building	219,287,728	224,794,382	2.5	228,541,194	1.7	235,364,603	3.0	243,856,928	3.6
Other Fixed Assets	43,828,783	39,797,072	-9.2	35,261,445	-11.4	34,690,855	-1.6	34,479,349	-0.6
NCUSIF Deposit	53,167,921	74,545,733	40.2	79,704,815	6.9	83,314,341	4.5	85,139,278	2.2
All Other Assets	128,651,263	147,706,782	14.8	146,676,104	-0.7	169,675,682	15.7	179,925,624	6.0
<a href="#">TOTAL ASSETS</a>	8,526,036,054	9,512,226,450	11.6	9,757,241,956	2.6	10,316,701,483	5.7	10,855,545,981	5.2
LIABILITIES & CAPITAL:									
Dividends Payable	17,314,671	14,487,932	-16.3	12,392,255	-14.5	10,214,386	-17.6	7,958,687	-22.1
Notes & Interest Payable	355,470,411	524,378,218	47.5	301,012,245	-42.6	307,428,402	2.1	284,894,181	-7.3
Accounts Payable & Other Liabilities	71,371,294	71,852,766	0.7	78,654,425	9.5	112,567,483	43.1	130,599,626	16.0
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
<a href="#">TOTAL LIABILITIES</a>	444,156,376	610,718,916	37.5	392,058,925	-35.8	430,210,271	9.7	423,452,494	-1.6
Share Drafts	951,093,234	1,164,011,517	22.4	1,226,435,529	5.4	1,370,189,155	11.7	1,476,861,324	7.8
Regular shares	1,831,799,715	2,008,641,521	9.7	2,171,932,429	8.1	2,395,286,330	10.3	2,662,332,972	11.1
All Other Shares & Deposits	4,372,008,766	4,771,031,554	9.1	4,972,649,959	4.2	5,061,635,574	1.8	5,193,112,190	2.6
<a href="#">TOTAL SHARES &amp; DEPOSITS</a>	7,154,901,715	7,943,684,592	11.0	8,371,017,917	5.4	8,827,111,059	5.4	9,332,306,486	5.7
Regular Reserve	247,527,389	241,975,751	-2.2	244,488,168	1.0	228,081,021	-6.7	220,175,292	-3.5
Other Reserves	246,002,615	267,064,323	8.6	274,433,427	2.8	206,927,452	-24.6	220,366,407	6.5
Undivided Earnings	433,447,959	448,782,868	3.5	475,243,519	5.9	624,371,680	31.4	659,245,302	5.6
TOTAL EQUITY	926,977,963	957,822,942	3.3	994,165,114	3.8	1,059,380,153	6.6	1,099,787,001	3.8
TOTAL LIABILITIES, SHARES, & EQUITY	8,526,036,054	9,512,226,450	11.6	9,757,241,956	2.6	10,316,701,483	5.7	10,855,545,981	5.2
<a href="#">INCOME &amp; EXPENSE</a>									
Loan Income*	393,733,340	391,307,810	-0.6	376,309,592	-3.8	355,820,443	-5.4	172,590,646	-3.0
Investment Income*	70,785,344	59,379,058	-16.1	58,229,825	-1.9	54,773,244	-5.9	25,482,579	-7.0
Other Income*	147,497,974	167,126,892	13.3	182,756,981	9.4	194,857,197	6.6	108,928,175	11.8
Total Employee Compensation & Benefits*	161,855,691	168,796,591	4.3	177,899,669	5.4	186,466,159	4.8	99,440,807	6.7
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums <sup>2</sup>	N/A	41,593,631		20,830,835	-49.9	20,730,768	-0.5	5,673,104	-45.3
Total Other Operating Expenses*	180,904,138	178,110,073	-1.5	185,636,132	4.2	191,416,352	3.1	100,021,826	4.5
Non-operating Income & (Expense)*	-4,877,940	-11,440,130	-134.5	-1,993,406	82.6	-905,398	54.6	1,981,120	537.6
NCUSIF Stabilization Income*	N/A	41,778,993		0	-100.0	0	N/A	0	N/A
Provision for Loan/Lease Losses*	57,795,884	79,654,042	37.8	65,583,122	-17.7	50,696,965	-22.7	23,599,077	-6.9
Cost of Funds*	195,136,398	155,755,048	-20.2	124,496,922	-20.1	99,014,369	-20.5	40,518,161	-18.2
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM <sup>1</sup>	N/A	65,836,869		61,687,147	-6.3	76,951,641	24.7	45,402,649	18.0
Net Income (Loss)*	11,446,607	24,243,238	111.8	40,856,312	68.5	56,220,873	37.6	39,729,545	41.3
<a href="#">TOTAL CU's</a>	136	130	-4.4	126	-3.1	124	-1.6	120	-3.2
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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<sup>1</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
<sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.									
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
1. Summary Financial									

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		Supplemental Ratio Analysis				
<a href="#">Return to cover</a>		For Charter :		N/A		
08/31/2012		Count of CU :		120		
CU Name: N/A		Asset Range :		N/A		
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * State		
		Count of CU in Peer Group :		N/A		
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	Jun-2012	
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>						
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.86	2.06	1.53	1.19	0.88	
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.38	1.47	1.15	1.18	1.08	
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00	
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	7.97	6.47	4.39	
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.35	1.41	1.24	1.13	1.01	
Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.68	0.54	0.48	1.49	1.15	
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	2.25	3.67	3.30	5.02	4.11	
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.61	1.92	2.18	3.84	2.57	
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	0.00	19.24	1.14	
Allowance for Loan & Lease Losses to Delinquent Loans	83.71	79.05	88.05	87.01	108.26	
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.63	1.60	1.87	1.88	1.19	
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.84	1.14	1.28	0.89	0.77	
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.91	1.04	1.36	1.53	0.81	
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.37	0.64	0.59	0.54	0.46	
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	1.17	1.25	4.78	3.98	3.96	
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	16.94	16.63	13.71	12.34	4.82	
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	0.00	49.61	11.03	15.02	0.00	
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	2.07	3.16	3.22	3.20	2.02	
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.67	1.25	1.44	1.37	0.92	
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	21.92	22.33	25.59	27.87	24.71	
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.05	4.70	4.23	3.15	2.58	
* Net Charge Offs - All Other Loans / Avg All Other Loans	1.19	1.37	1.26	1.04	0.91	
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.14	0.33	0.41	0.46	0.45	
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.05	0.10	0.22	0.27	0.30	
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.31	0.80	0.80	0.89	0.78	
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	0.00	0.00	0.00	0.70	0.47	
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00	
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.27	1.10	1.24	1.16	1.01	
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.49	1.32	1.15	0.97	0.96	
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.44	0.97	1.20	0.65	0.87	
<b>SPECIALIZED LENDING RATIOS</b>						
Indirect Loans Outstanding / Total Loans	18.24	19.32	17.22	17.04	16.79	
Participation Loans Outstanding / Total Loans	1.19	1.87	2.44	2.86	2.88	
Participation Loans Purchased YTD / Total Loans Granted YTD	1.64	2.28	2.54	3.13	1.76	
* Participation Loans Sold YTD / Total Assets	0.05	0.08	0.10	0.08	0.03	
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.47	1.87	2.55	2.84	2.78	
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.06	0.00	0.96	0.01	0.02	
<b>REAL ESTATE LENDING RATIOS</b>						
Total Fixed Rate Real Estate / Total Assets	19.96	18.16	17.50	16.28	15.48	
Total Fixed Rate Real Estate / Total Loans	28.54	28.43	28.26	27.39	27.15	
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	25.82	40.14	38.67	32.64	38.96	
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	23.89	65.31	65.26	64.93	73.10	
Interest Only & Payment Option First Mortgages / Total Assets	0.45	0.35	0.30	0.25	0.20	
Interest Only & Payment Option First Mortgages / Net Worth	4.09	3.51	2.92	2.45	1.98	
<b>MISCELLANEOUS RATIOS</b>						
Mortgage Servicing Rights / Net Worth	0.26	0.70	0.93	1.15	1.31	
Unused Commitments / Cash & ST Investments	135.53	106.43	114.70	111.05	91.30	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.						
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.						
3. Supplemental Ratio						

			Assets						
<a href="#">Return to cover</a>			For Charter : N/A						
08/31/2012			Count of CU : 120						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group : N/A							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
ASSETS									
CASH:									
Cash On Hand	96,221,551	91,152,393	-5.3	96,373,059	5.7	104,400,753	8.3	105,064,708	0.6
Cash On Deposit	557,372,210	638,156,448	14.5	551,918,870	-13.5	618,772,990	12.1	905,260,082	46.3
Cash Equivalents	27,726,182	10,788,848	-61.1	48,162,013	346.4	41,604,670	-13.6	30,924,160	-25.7
TOTAL CASH & EQUIVALENTS	681,319,943	740,097,689	8.6	696,453,942	-5.9	764,778,413	9.8	1,041,248,950	36.2
INVESTMENTS:									
Trading Securities	14,406,697	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2	17,767,202	1.6
Available for Sale Securities	682,462,804	975,820,283	43.0	1,511,528,636	54.9	1,867,174,678	23.5	1,946,774,139	4.3
Held-to-Maturity Securities	55,798,701	219,355,164	293.1	133,816,095	-39.0	168,291,391	25.8	191,306,186	13.7
Deposits in Commercial Banks, S&Ls, Savings Banks	265,056,977	461,309,671	74.0	662,341,492	43.6	713,270,349	7.7	781,092,081	9.5
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>	19,076,946	25,119,954	31.7	30,234,890	20.4	33,527,887	10.9	32,456,397	-3.2
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	39,138,332	26,097,256	-33.3	23,478,330	-10.0	25,595,048	9.0	25,503,970	-0.4
All Other Investments in Corporate Cus	366,681,887	428,834,821	17.0	134,436,302	-68.7	49,427,789	-63.2	43,988,809	-11.0
All Other Investments <sup>2</sup>	42,494,083	108,876,163	156.2	66,330,333	-39.1	73,148,167	10.3	83,043,760	13.5
TOTAL INVESTMENTS	1,485,116,427	2,261,547,815	52.3	2,579,439,079	14.1	2,947,915,538	14.3	3,121,932,544	5.9
LOANS HELD FOR SALE	5,592,861	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1	28,205,348	77.4
LOANS AND LEASES:									
Unsecured Credit Card Loans	351,632,318	367,333,861	4.5	366,985,704	-0.1	375,431,086	2.3	366,128,962	-2.5
All Other Unsecured Loans/Lines of Credit	202,008,845	197,193,732	-2.4	212,200,310	7.6	217,112,524	2.3	214,176,362	-1.4
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		0		0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		25,434,354		26,041,092	2.4
New Vehicle Loans	879,488,765	858,881,063	-2.3	694,090,066	-19.2	668,988,011	-3.6	674,129,932	0.8
Used Vehicle Loans	1,467,352,540	1,559,490,909	6.3	1,576,356,812	1.1	1,672,252,513	6.1	1,708,507,599	2.2
1st Mortgage Real Estate Loans/Lines of Credit	1,865,240,728	1,878,207,787	0.7	2,006,985,629	6.9	2,016,757,307	0.5	2,045,457,071	1.4
Other Real Estate Loans/Lines of Credit	921,813,183	931,541,550	1.1	882,166,193	-5.3	853,083,570	-3.3	840,757,998	-1.4
Leases Receivable	0	0	N/A	106,485	N/A	0	-100.0	934,853	N/A
Total All Other Loans/Lines of Credit	275,225,446	284,614,140	3.4	305,062,042	7.2	303,527,308	-0.5	311,042,313	2.5
TOTAL LOANS	5,962,761,825	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,586,673	1.5	6,187,176,182	0.9
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(53,690,697)	(67,328,068)	25.4	(69,899,594)	3.8	(67,528,089)	-3.4	(66,418,222)	-1.6
Foreclosed Real Estate	8,668,380	11,493,976	32.6	13,846,722	20.5	18,969,726	37.0	17,949,199	-5.4
Reposessed Autos	3,407,226	2,488,369	-27.0	2,592,196	4.2	2,174,558	-16.1	2,144,327	-1.4
Foreclosed and Reposessed Other Assets	467,912	357,348	-23.6	344,559	-3.6	225,344	-34.6	295,115	31.0
TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup>	12,543,518	14,339,693	14.3	16,783,477	17.0	21,369,628	27.3	20,388,641	-4.6
Land and Building	219,287,728	224,794,382	2.5	228,541,194	1.7	235,364,603	3.0	243,856,928	3.6
Other Fixed Assets	43,828,783	39,797,072	-9.2	35,261,445	-11.4	34,690,855	-1.6	34,479,349	-0.6
NCUA Share Insurance Capitalization Deposit	53,167,921	74,545,733	40.2	79,704,815	6.9	83,314,341	4.5	85,139,278	2.2
Identifiable Intangible Assets	N/A	276,816		221,683	-19.9	53,731	-75.8	48,783	-9.2
Goodwill	N/A	482,676		1,739,458	260.4	1,739,458	0.0	1,739,458	0.0
TOTAL INTANGIBLE ASSETS	N/A	759,492		1,961,141	158.2	1,793,189	-8.6	1,788,241	-0.3
Accrued Interest on Loans	22,512,501	22,828,638	1.4	21,874,499	-4.2	21,233,562	-2.9	20,064,947	-5.5
Accrued Interest on Investments	10,051,080	9,737,518	-3.1	8,595,805	-11.7	9,958,411	15.9	9,147,645	-8.1
All Other Assets	83,544,164	100,041,441	19.7	97,461,182	-2.6	115,320,892	18.3	128,536,150	11.5
TOTAL OTHER ASSETS	116,107,745	132,607,597	14.2	127,931,486	-3.5	146,512,865	14.5	157,748,742	7.7
TOTAL ASSETS	8,526,036,054	9,512,226,450	11.6	9,757,241,956	2.6	10,316,701,483	5.7	10,855,545,981	5.2
TOTAL CU's	136	130	-4.4	126	-3.1	124	-1.6	120	-3.2
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<sup>1</sup> OTHER RE OWNED PRIOR TO 2004									
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
4. Assets									

[illegible]

		Income Statement							
<a href="#">Return to cover</a>		For Charter : N/A							
08/31/2012		Count of CU : 120							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	394,815,944	392,209,287	-0.7	377,141,426	-3.8	356,407,867	-5.5	172,728,833	-3.1
Less Interest Refund	(1,082,604)	(901,477)	-16.7	(831,834)	-7.7	(587,424)	-29.4	(138,187)	-53.0
Income from Investments	74,168,274	57,355,758	-22.7	56,654,908	-1.2	54,366,380	-4.0	25,230,817	-7.2
Income from Trading	-3,382,930	2,023,300	159.8	1,574,917	-22.2	406,864	-74.2	251,762	23.8
TOTAL INTEREST INCOME	464,518,684	450,686,868	-3.0	434,539,417	-3.6	410,593,687	-5.5	198,073,225	-3.5
INTEREST EXPENSE:									
Dividends	132,467,071	103,072,062	-22.2	83,343,628	-19.1	63,420,650	-23.9	25,256,006	-20.4
Interest on Deposits	43,821,293	37,218,593	-15.1	28,271,406	-24.0	23,874,506	-15.6	10,056,438	-15.8
Interest on Borrowed Money	18,848,034	15,464,393	-18.0	12,881,888	-16.7	11,719,213	-9.0	5,205,717	-11.2
TOTAL INTEREST EXPENSE	195,136,398	155,755,048	-20.2	124,496,922	-20.1	99,014,369	-20.5	40,518,161	-18.2
PROVISION FOR LOAN & LEASE LOSSES	57,795,884	79,654,042	37.8	65,583,122	-17.7	50,696,965	-22.7	23,599,077	-6.9
NET INTEREST INCOME AFTER PLL	211,586,402	215,277,778	1.7	244,459,373	13.6	260,882,353	6.7	133,955,987	2.7
NON-INTEREST INCOME:									
Fee Income	98,991,402	104,210,787	5.3	108,767,095	4.4	112,712,712	3.6	57,297,940	1.7
Other Operating Income	48,506,572	62,916,105	29.7	73,989,886	17.6	82,144,485	11.0	51,630,235	25.7
Gain (Loss) on Investments	798,417	-9,791,527	-1,326.4	-445,745	95.4	916,613	305.6	1,401,435	205.8
Gain (Loss) on Disposition of Assets	18,609	-1,839,003	-9,982.3	-2,985,902	-62.4	-3,180,927	-6.5	-947,778	40.4
Gain from Bargain Purchase (Merger)	N/A	0		0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	-5,694,966	190,400	103.3	1,438,241	655.4	1,358,916	-5.5	1,527,463	124.8
NCUSIF Stabilization Income	N/A	41,778,993		0	-100.0	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	142,620,034	197,465,755	38.5	180,763,575	-8.5	193,951,799	7.3	110,909,295	14.4
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	161,855,691	168,796,591	4.3	177,899,669	5.4	186,466,159	4.8	99,440,807	6.7
Travel, Conference Expense	3,588,566	2,683,893	-25.2	2,830,792	5.5	3,317,233	17.2	1,874,143	13.0
Office Occupancy	25,195,029	26,355,318	4.6	27,631,675	4.8	28,589,598	3.5	14,218,007	-0.5
Office Operation Expense	70,996,515	70,595,374	-0.6	72,855,586	3.2	73,958,797	1.5	38,299,998	3.6
Educational and Promotion	17,033,589	15,629,509	-8.2	15,552,850	-0.5	16,003,092	2.9	7,510,131	-6.1
Loan Servicing Expense	20,979,936	22,511,996	7.3	24,870,721	10.5	27,103,828	9.0	14,897,512	9.9
Professional, Outside Service	22,539,896	22,703,224	0.7	23,119,771	1.8	25,158,548	8.8	13,428,658	6.8
Member Insurance <sup>1</sup>	3,531,872	1,671,178	-52.7	N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	N/A	N/A		11,484,923		4,780,612	-58.4	1,943,417	-18.7
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	N/A	41,593,631		9,345,912	-77.5	15,950,156	70.7	3,729,687	-53.2
Member Insurance - Other	N/A	N/A		1,264,699		941,509	-25.6	947,735	101.3
Operating Fees	1,388,172	1,665,757	20.0	1,447,502	-13.1	1,543,232	6.6	899,118	16.5
Misc Operating Expense	15,650,563	14,293,824	-8.7	16,062,536	12.4	14,800,515	-7.9	7,946,524	7.4
TOTAL NON-INTEREST EXPENSE	342,759,829	388,500,295	13.3	384,366,636	-1.1	398,613,279	3.7	205,135,737	2.9
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>7/4</sup>	N/A	65,836,869		61,687,147	-6.3	76,951,641	24.7	45,402,649	18.0
NET INCOME (LOSS)	11,446,607	24,243,238	111.8	40,856,312	68.5	56,220,873	37.6	39,729,545	41.3
RESERVE TRANSFERS:									
Transfer to Regular Reserve	34,369,280	42,078,794	22.4	35,818,822	-14.9	17,103,569	-52.2	4,418,300	-48.3
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.									
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
									6. IncEx



<a href="#">Return to cover</a>									
08/31/2012			<b>Delinquent Loan Information</b>						
CU Name: N/A			For Charter : N/A						
Peer Group: N/A			Count of CU : 120						
			Asset Range : N/A						
			Criteria :	Region:	Nation * Peer Group:	All * State = 'MO' * Type Included:	Federally Insured State Credit		
			Count of CU in Peer Group :	N/A					
						</			



[illegible]

	Indirect and Participation Lending																	
<a href="#">Return to cover</a>				For Charter : N/A														
08/31/2012				Count of CU : 120														
CU Name: N/A				Asset Range : N/A														
Peer Group: N/A				Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit														
				Count of CU in Peer Group : N/A														

	Real Estate Loan Information 1								
<a href="#">Return to cover</a>			For Charter :	N/A					
08/31/2012			Count of CU :	120					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
	Count of CU in Peer Group :				N/A				

[illegible]

Return to cover 08/31/2012 CU Name: N/A Peer Group: N/A	Member Business Loan Information								
	For Charter : N/A								
	Count of CU : 120								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) <sup>1</sup>	114,486,821	164,321,957	43.5	221,342,530	34.7	260,393,783	17.6	263,809,760	1.3
Purchased Business Loans or Participations to Nonmembers (NMBLB) <sup>1</sup>	14,348,837	20,108,453	40.1	37,251,220	85.3	42,657,519	14.5	46,125,646	8.1
Total Business Loans (NMBLB) <sup>1</sup>	128,835,658	184,430,410	43.2	258,593,750	40.2	303,051,302	17.2	309,935,406	2.3
Unfunded Commitments <sup>1</sup>	3,909,216	6,567,329	68.0	9,675,211	47.3	10,460,748	8.1	7,771,688	-25.7
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS <sup>1</sup>	124,926,442	177,863,081	42.4	248,918,539	39.9	292,590,554	17.5	302,163,718	3.3
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) <sup>1</sup>	1.47	1.87	27.6	2.55	36.4	2.84	11.2	2.78	-1.9
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,071	1,264	18.0	1,406	11.2	1,659	18.0	1,562	-5.8
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	61	107	75.4	159	48.6	189	18.9	195	3.2
Total Number of Business Loans Outstanding	1,132	1,371	21.1	1,565	14.2	1,848	18.1	1,757	-4.9
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A		N/A		6,376,187		5,161,853	-19.0
Farmland	N/A	N/A		N/A		1,556,176		1,417,184	-8.9
Non-Farm Residential Property	N/A	N/A		N/A		87,697,882		86,277,088	-1.6
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		85,173,512		87,652,741	2.9
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		78,877,861		78,826,952	-0.1
Total Real Estate Secured Business Loans	N/A	N/A		N/A		259,681,618		259,335,818	-0.1
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		224,486		243,040	8.3
Commercial and Industrial Loans	N/A	N/A		N/A		40,262,239		46,827,424	16.3
Unsecured Business Loans	N/A	N/A		N/A		1,033,610		1,117,619	8.1
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		1,849,349		2,411,505	30.4
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		43,369,684		50,599,588	16.7
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		N/A		15		14	-6.7
Number - Farmland	N/A	N/A		N/A		5		5	0.0
Number - Non-Farm Residential Property	N/A	N/A		N/A		784		735	-6.3
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		196		204	4.1
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		236		238	0.8
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		1,236		1,196	-3.2
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		11		7	-36.4
Number - Commercial and Industrial Loans	N/A	N/A		N/A		317		267	-15.8
Number - Unsecured Business Loans	N/A	N/A		N/A		20		20	0.0
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		264		267	1.1
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		612		561	-8.3
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD <sup>1</sup>	60,825,980	78,272,830	28.7	91,953,792	17.5	79,290,566	-13.8	18,281,003	-53.9
* Purchased or Participation Interests to Nonmembers (NMBLB) <sup>1</sup>	2,700,795	5,574,493	106.4	20,032,451	259.4	26,285,668	31.2	8,719,153	-33.7
DELINQUENCY - MEMBER BUSINESS LOANS <sup>2</sup>									
1 to < 2 Months Delinquent	2,053,040	3,100,458	51.0	2,792,393	-9.9	3,441,787	23.3	4,655,339	35.3
2 to < 6 Months Delinquent	514,614	2,237,798	334.8	4,737,541	111.7	5,882,452	24.2	835,948	-85.8
6 to 12 Months Delinquent	249,075	1,064,542	327.4	528,457	-50.4	4,094,976	674.9	4,666,575	14.0
12 Months & Over Delinquent	0	117,563	N/A	148,735	26.5	1,267,257	752.0	2,262,928	78.6
Total Del Loans - All Types (2 or more Mo)	763,689	3,419,903	347.8	5,414,733	58.3	11,244,685	107.7	7,765,451	-30.9
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	2.25	3.67	62.6	3.30	-10.1	5.02	52.2	4.11	-18.1
% MBL > 2 Months Delinquent (Reportable delinquency)	0.61	1.92	214.5	2.18	13.1	3.84	76.7	2.57	-33.1
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	432,373	1,476,780	241.6	2,566,581	79.8	1,768,922	-31.1	1,316,652	48.9
*Total MBL Recoveries	0	10,338	N/A	141,439	113.2	1,190	-89.7	25,175	4,131.1
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	96,679,730	153,542,678	58.8	210,265,558	36.9	254,353,003	21.0	262,614,310	3.2
Construction & Development Loans Meeting 723.3(a)	3,640,995	3,302,648	-9.3	5810062	75.9	6,151,753	5.9	4,939,255	-19.7
Number of Construction & Development Loans - 723(a)	33	4	-87.9	12	200.0	14	16.7	13	-7.1
Unsecured Business Loans Meeting 723.7(c)-(d)	532,062	957,609	80.0	758,884	-20.8	1,851,480	144.0	2,230,117	20.5
Number of Unsecured Business Loans - 723.7(c)-(d)	243	233	-4.1	224	-3.9	71	-68.3	49	-31.0
Agricultural Related (NMBLB) <sup>1</sup>	236,997	215,819	-8.9	120,508	-44.2	1,780,662	1,377.6	1,660,224	-6.8
Number of Outstanding Agricultural Related Loans	5	6	20.0	5	-16.7	16	220.0	12	-25.0
* Business Loans and Participations Sold	2,025,113	6,393,321	215.7	3,236,775	-49.4	5,197,400	60.6	927,039	-64.3
SBA Loans Outstanding	2,839,923	5,709,286	101.0	6,005,377	5.2	11,547,497	92.3	11,541,072	-0.1
Number of SBA Loans Outstanding	16	34	112.5	41	20.6	63	53.7	57	-9.5
1 PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.									
2 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
12. MBLB									

	Investments, Cash, & Cash Equivalents								
<a href="#">Return to cover</a>		For Charter :	N/A						
08/31/2012		Count of CU :	120						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	13,693,151	39,757,392	190.3	12,599,193	-68.3	11,484,519	-8.8	16,775,454	46.1
Held to Maturity 1-3 yrs	17,882,797	34,572,481	93.3	26,348,741	-23.8	68,799,741	161.1	55,080,478	-19.9
Held to Maturity 3-5 yrs	15,719,328	131,324,782	735.4	82,030,696	-37.5	68,020,619	-17.1	91,466,540	34.5
Held to Maturity 5-10 yrs	6,477,623	11,248,710	73.7	8,546,551	-24.0	19,784,565	131.5	27,781,857	40.4
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	2,025,802	2,451,799	21.0	4,290,914	75.0	201,947	-95.3	201,857	0.0
TOTAL HELD TO MATURITY	55,798,701	219,355,164	293.1	133,816,095	-39.0	168,291,391	25.8	191,306,186	13.7
Available for Sale < 1 yr	111,908,859	115,176,671	2.9	230,699,021	100.3	296,660,707	28.6	357,573,493	20.5
Available for Sale 1-3 yrs	182,492,272	305,200,288	67.2	522,719,166	71.3	681,310,002	30.3	678,665,409	-0.4
Available for Sale 3-5 yrs	310,902,373	474,468,220	52.6	604,555,262	27.4	729,379,598	20.6	746,171,097	2.3
Available for Sale 5-10 yrs	64,172,822	69,743,941	8.7	132,948,424	90.6	125,818,715	-5.4	154,493,706	22.8
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	12,986,478	11,231,163	-13.5	20,606,763	83.5	34,005,656	65.0	9,870,434	-71.0
TOTAL AVAILABLE FOR SALE	682,462,804	975,820,283	43.0	1,511,528,636	54.9	1,867,174,678	23.5	1,946,774,139	4.3
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	14,406,697	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2	17,767,202	1.6
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	14,406,697	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2	17,767,202	1.6
Other Investments < 1 yr	947,072,738	1,228,954,217	29.8	1,045,081,832	-15.0	1,051,526,981	0.6	1,336,893,112	27.1
Other Investments 1-3 yrs	289,160,700	393,987,884	36.3	391,244,532	-0.7	390,810,573	-0.1	409,594,324	4.8
Other Investments 3-5 yrs	78,733,609	52,397,216	-33.5	53,125,329	1.4	82,101,881	54.5	120,215,348	46.4
Other Investments 5-10 yrs	2,384,568	23,301,198	877.2	25,906,574	11.2	29,345,076	13.3	34,144,384	16.4
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	195,002	542,646	178.3	1,543,963	184.5	1,562,389	1.2	1,422,091	-9.0
TOTAL Other Investments	1,317,546,617	1,699,183,161	29.0	1,516,902,230	-10.7	1,555,346,900	2.5	1,902,269,259	22.3
MATURITIES :									
Total Investments < 1 yr	1,072,674,748	1,383,888,280	29.0	1,288,380,046	-6.9	1,359,672,207	5.5	1,711,242,059	25.9
Total Investments 1-3 yrs	489,535,769	733,760,653	49.9	940,312,439	28.1	1,140,920,316	21.3	1,143,340,211	0.2
Total Investments 3-5 yrs	405,355,310	658,190,218	62.4	739,711,287	12.4	879,502,098	18.9	957,852,985	8.9
Total Investments 5-10 yrs	87,441,710	120,428,352	37.7	184,674,550	53.3	192,428,585	4.2	234,187,149	21.7
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	15,207,282	14,225,608	-6.5	26,441,640	85.9	35,769,992	35.3	11,494,382	-67.9
Total	2,070,214,819	2,910,493,111	40.6	3,179,519,962	9.2	3,608,293,198	13.5	4,058,116,786	12.5
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	Miscellaneous Information, Programs, Services									
<a href="#">Return to cover</a>		For Charter :	N/A							
08/31/2012		Count of CU :	120							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group :	N/A							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg	
MEMBERSHIP:										
Num Current Members	1,206,588	1,234,734	2.3	1,230,680	-0.3	1,250,596	1.6	1,272,953	1.8	
Num Potential Members	27,107,762	25,717,397	-5.1	27,702,322	7.7	28,494,753	2.9	28,505,337	0.0	
% Current Members to Potential Members	4.45	4.80	7.9	4.44	-7.5	4.39	-1.2	4.47	1.7	
* % Membership Growth	2.21	2.33	5.5	-0.33	-114.1	1.62	592.9	3.58	120.9	
Total Num Savings Accts	2,154,017	2,223,637	3.2	2,267,666	2.0	2,338,293	3.1	2,366,464	1.2	
EMPLOYEES:										
Num Full-Time Employees	2,956	3,017	2.1	3,071	1.8	3,142	2.3	3,202	1.9	
Num Part-Time Employees	463	411	-11.2	422	2.7	410	-2.8	409	-0.2	
BRANCHES:										
Num of CU Branches	338	323	-4.4	322	-0.3	326	1.2	325	-0.3	
Num of CUs Reporting Shared Branches	28	26	-7.1	27	3.8	28	3.7	28	0.0	
Plan to add new branches or expand existing facilities	12	0	-100.0	1	N/A	11	1,000.0	12	9.1	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	2,340,798,233	2,879,991,555	23.0	2,760,548,712	-4.1	2,828,157,187	2.4	1,809,744,356	28.0	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Credit Programs):										
Business Loans	26	22	-15.4	22	0.0	22	0.0	29	31.8	
Credit Builder	N/A	15		15	0.0	17	13.3	18	5.9	
Debt Cancellation/Suspension	3	5	66.7	6	20.0	6	0.0	6	0.0	
Direct Financing Leases	0	1	N/A	1	0.0	1	0.0	0	-100.0	
Indirect Business Loans	N/A	6		6	0.0	7	16.7	7	0.0	
Indirect Consumer Loans	41	29	-29.3	31	6.9	30	-3.2	34	13.3	
Indirect Mortgage Loans	N/A	7		9	28.6	9	0.0	9	0.0	
Interest Only or Payment Option 1st Mortgage Loans	6	5	-16.7	5	0.0	5	0.0	6	20.0	
Micro Business Loans	N/A	11		11	0.0	10	-9.1	10	0.0	
Micro Consumer Loans	N/A	11		11	0.0	13	18.2	13	0.0	
Overdraft Lines of Credit	70	58	-17.1	64	10.3	66	3.1	65	-1.5	
Overdraft Protection	54	52	-3.7	57	9.6	58	1.8	59	1.7	
Participation Loans	38	27	-28.9	30	11.1	32	6.7	37	15.6	
Pay Day Loans	N/A	10		12	20.0	13	8.3	14	7.7	
Real Estate Loans	89	70	-21.3	76	8.6	75	-1.3	85	13.3	
Refund Anticipation Loans	N/A	2		2	0.0	2	0.0	2	0.0	
Risk Based Loans	64	64	0.0	70	9.4	73	4.3	76	4.1	
Share Secured Credit Cards	N/A	23		24	4.3	26	8.3	27	3.8	
Short-Term, Small Amount Loans (STS)	N/A	N/A		0		0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Other Programs):										
ATM/Debit Card Program	92	81	-12.0	89	9.9	91	2.2	91	0.0	
Business Share Accounts	N/A	35		38	8.6	38	0.0	40	5.3	
Check Cashing	N/A	60		64	6.7	64	0.0	64	0.0	
First Time Homebuyer Program	N/A	9		9	0.0	11	22.2	11	0.0	
Health Savings Accounts	N/A	8		10	25.0	10	0.0	11	10.0	
Individual Development Accounts	N/A	2		2	0.0	2	0.0	2	0.0	
In-School Branches	N/A	1		2	100.0	2	0.0	2	0.0	
Insurance/Investment Sales	17	28	64.7	30	7.1	30	0.0	30	0.0	
International Remittances	N/A	11		11	0.0	12	9.1	12	0.0	
Low Cost Wire Transfers	N/A	62		70	12.9	71	1.4	83	16.9	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	4		2	-50.0	2	0.0	3	50.0	
Adjusted Retained Earnings Obtained through Business Combinations	N/A	2,874,594		2,741,933	-4.6	2,741,933	0.0	2,741,933	0.0	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	18,057,907	21,481,513	19.0	22,711,522	5.7	22,307,173	-1.8	22,610,854	1.4	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
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	Information Systems & Technology								
<a href="#">Return to cover</a>			For Charter :	N/A					
08/31/2012			Count of CU :	120					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally					
	Count of CU in Peer Group :				N/A				
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Jun-2012	% Chg
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	89	74	-16.9	73	-1.4	68	-6.8	68	0.0
Vendor On-Line Service Bureau	45	45	0.0	45	0.0	49	8.9	47	-4.1
CU Developed In-House System	0	1	N/A	1	0.0	1	0.0	0	-100.0
Other	1	5	400.0	5	0.0	4	-20.0	4	0.0
<b>Electronic Financial Services</b>									
Home Banking Via Internet Website	88	86	-2.3	87	1.2	89	2.3	89	0.0
Audio Response/Phone Based	75	73	-2.7	72	-1.4	72	0.0	74	2.8
Automatic Teller Machine (ATM)	84	82	-2.4	82	0.0	82	0.0	87	6.1
Kiosk	1	6	500.0	6	0.0	6	0.0	6	0.0
Mobile Banking	N/A	7		12	71.4	16	33.3	22	37.5
Other	2	4	100.0	4	0.0	4	0.0	3	-25.0
<b>Services Offered Electronically</b>									
Member Application	38	33	-13.2	34	3.0	36	5.9	37	2.8
New Loan	50	44	-12.0	45	2.3	44	-2.2	46	4.5
Account Balance Inquiry	94	89	-5.3	89	0.0	90	1.1	91	1.1
Share Draft Orders	68	61	-10.3	63	3.3	63	0.0	64	1.6
New Share Account	20	21	5.0	21	0.0	21	0.0	21	0.0
Loan Payments	87	82	-5.7	84	2.4	85	1.2	82	-3.5
Account Aggregation	8	11	37.5	12	9.1	12	0.0	13	8.3
Internet Access Services	16	24	50.0	23	-4.2	25	8.7	27	8.0
e-Statements	65	71	9.2	73	2.8	74	1.4	75	1.4
External Account Transfers	N/A	14		15	7.1	18	20.0	20	11.1
View Account History	90	91	1.1	91	0.0	92	1.1	92	0.0
Merchandise Purchase	8	5	-37.5	5	0.0	5	0.0	5	0.0
Merchant Processing Services	N/A	4		4	0.0	5	25.0	5	0.0
Remote Deposit Capture	N/A	2		5	150.0	6	20.0	7	16.7
Share Account Transfers	91	86	-5.5	86	0.0	89	3.5	87	-2.2
Bill Payment	62	61	-1.6	64	4.9	67	4.7	67	0.0
Download Account History	68	74	8.8	76	2.7	77	1.3	77	0.0
Electronic Cash	5	5	0.0	5	0.0	5	0.0	4	-20.0
Electronic Signature Authentication/Certification	3	2	-33.3	2	0.0	3	50.0	3	0.0
<b>Type of World Wide Website Address</b>									
Informational	11	13	18.2	12	-7.7	11	-8.3	10	-9.1
Interactive	4	8	100.0	8	0.0	8	0.0	4	-50.0
Transactional	83	79	-4.8	80	1.3	83	3.8	86	3.6
Number of Members That Use Transactional Website	348,364	356,542	2.3	400,852	12.4	427,547	6.7	458,362	7.2
No Website, But Planning to Add in the Future	3	1	-66.7	1	0.0	0	-100.0	0	N/A
<b>Type of Website Planned for Future</b>									
Informational	2	0	-100.0	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	1	1	0.0	1	0.0	0	-100.0	0	N/A
<b>Miscellaneous</b>									
Internet Access	122	119	-2.5	119	0.0	118	-0.8	114	-3.4
									17.IS&

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08/31/2012

CU Name: N/A

Peer Group: N/A

# Graphs 1

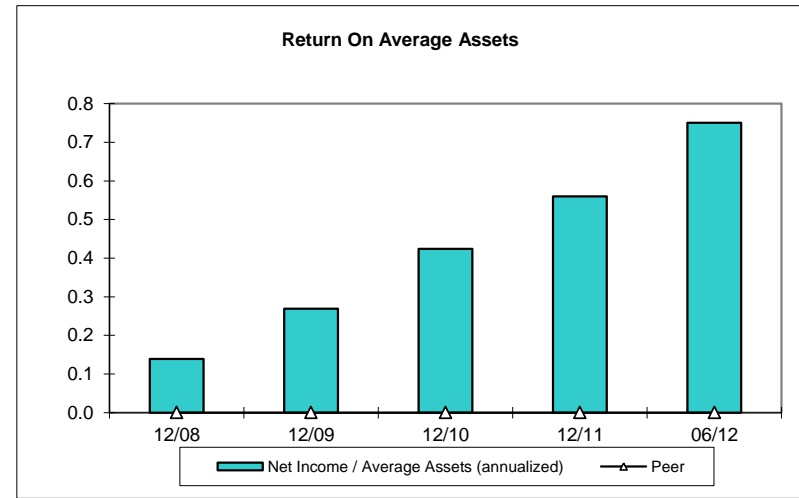
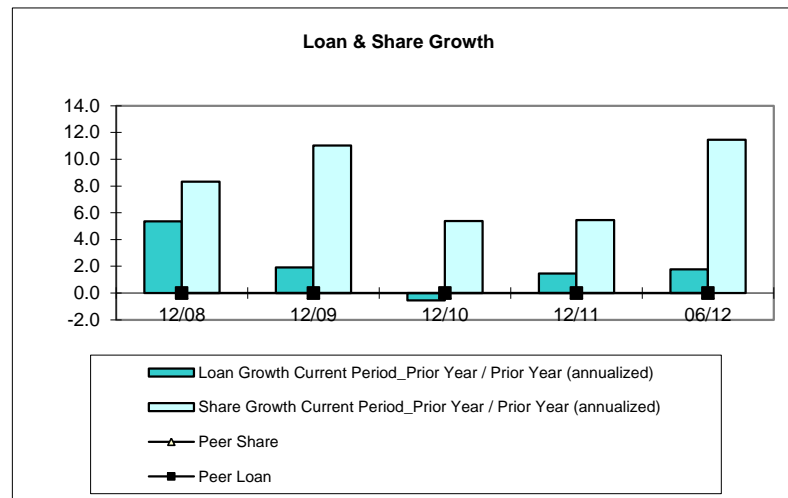
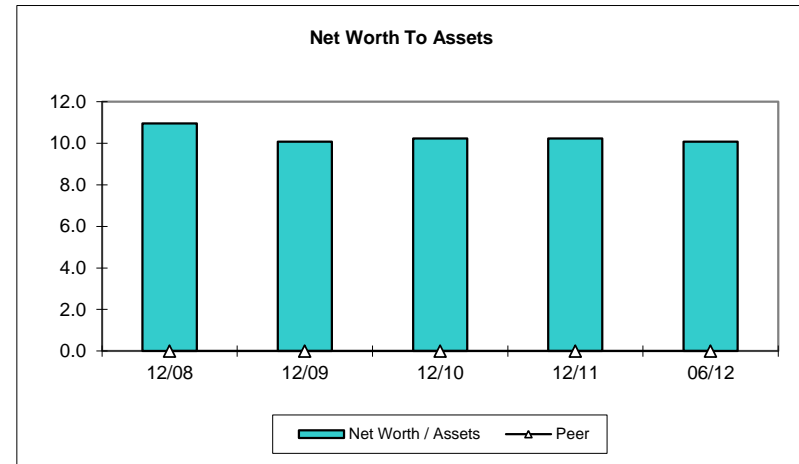
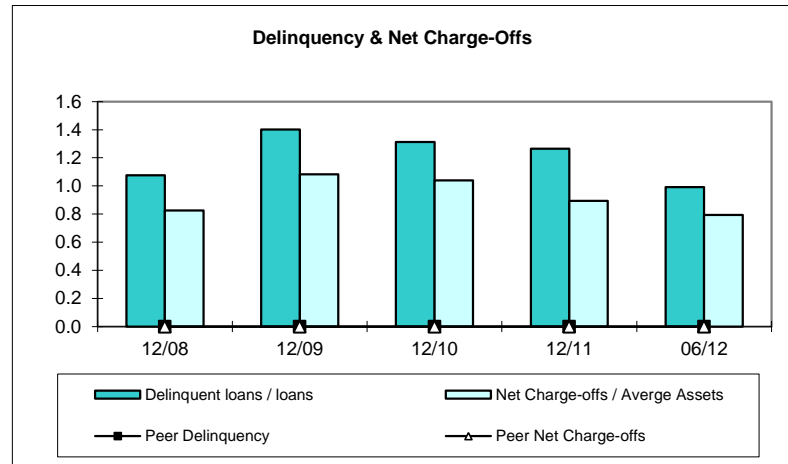
For Charter : N/A

Count of CU : 120

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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08/31/2012

CU Name: N/A

Peer Group: N/A

## Graphs 2

For Charter : N/A

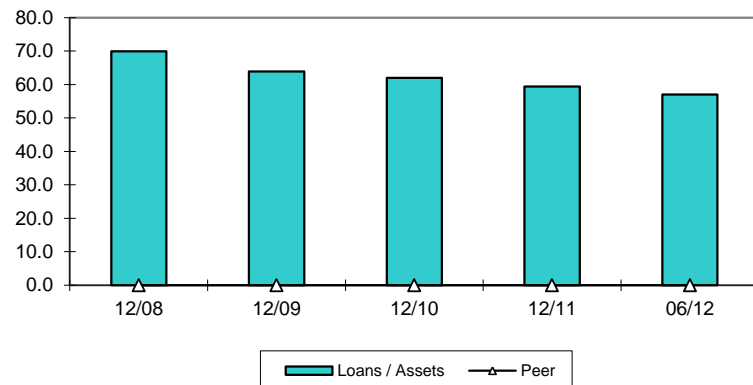
Count of CU : 120

Asset Range : N/A

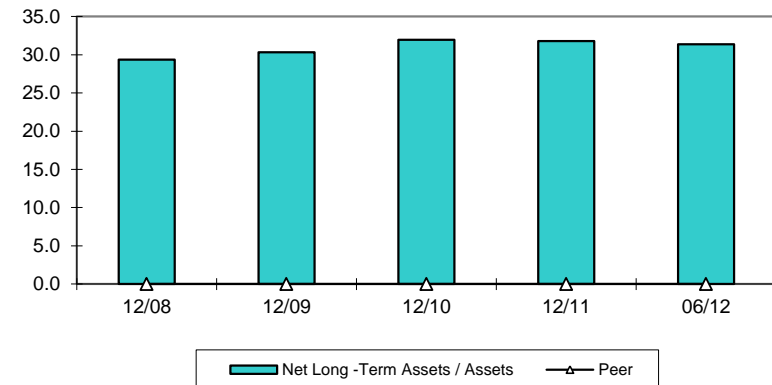
Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A

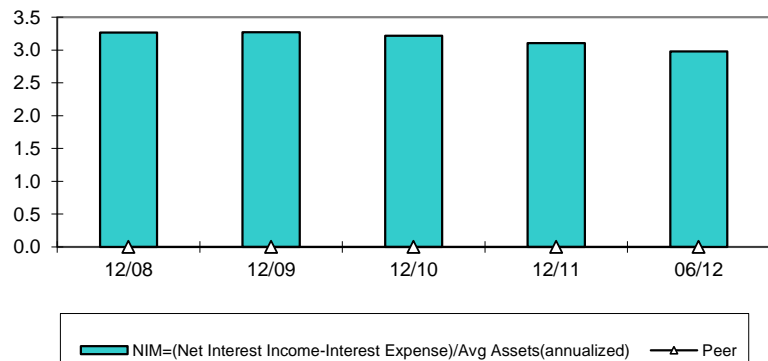
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

